

CLAIMS

1. A method of handling money transfer requests in a system which includes at least one input device for receiving information directly or indirectly from a transferor, and processing means for communicating with the input device for processing money transfer requests therefrom, the method comprising:

receiving at the processing means a money transfer request from the input device;

providing within the processing means a first identifier code for the transfer and/or for at least one of the parties to the transfer;

sending the first identifier code directly or indirectly to the transferor if the first identifier code is a new code, the sending operation to the transferor being an independent operation from the communication with the input device;

outputting money transfer instructions including at least a portion of the first identifier code or information related thereto; and

communicating the money transfer instructions to a money handling authority as instructions to effect the money transfer, whereby the authority of the transferee party to receive the funds can be verified upon presentation of the first identifier code by the transferee party.

2. A method of operation in processing means for processing money transfer requests, the method comprising:

receiving at the processing means information representing a money transfer request;

providing within the processing means a first identifier code associated with the transfer and/or with at least one of the parties to the transfer;

sending the first identifier code directly or indirectly to the transferor if the first identifier code is a new code;

outputting money transfer instructions including at least a portion of the first identifier code or information related thereto; and

communicating the money transfer instructions to a money handling authority as instructions to effect the money transfer, whereby the authority of the transferee party to receive the funds can be verified upon presentation of the first identifier code by the transferee party.

3. A method of communicating information with a transferor for a money transfer operation to transfer money to a transferee, the method comprising:

(a) receiving transfer instruction information directly or indirectly from the transferor;

(b) providing a first identifier code associated with the transfer and/or with at least one of the parties to the transfer, the code being required by the transferee to complete the money transfer operation;

(c) outputting or selectively outputting the first identifier code for communication to the transferor;

wherein in step (c) the first identifier code is outputted for confidential communication to the transferor independently of the communication in step (a).

4. A method according to claim 3, wherein step (c) comprises selectively outputting the first identifier code if the code is newly allocated.

5. A method according to claim 1, ~~2, 3 or 4~~, wherein the step of providing the first identifier code comprises selectively allocating a new identifier code, or re-using a previously allocated identifier code.

6. A method according to claim 5, wherein the party identifier code is associated with the transferor.

7. A method according to claim 6, wherein the processing means comprises a database of transferors, the database containing for each transferor the or a party identification code associated therewith.

Di's 8. A method according to ^{Claim 1} ~~any preceding claim~~, wherein the step of allocating a new first identifier code comprises generating a random or pseudo random code.

Di 9. A method according to ^{Claim 1} ~~any preceding claim~~, further comprising generating a second identifier code associated with the transaction, and outputting the second identifier code to the transferor, and wherein the step of generating the money transfer instructions at the processing means comprises including a verification code related to the second identifier code to enable the correct second identification code to be verified when presented by the transferee.

10 10. A method according to claim 9, wherein the second identifier code is outputted to the transferor at the or a remote terminal.

11. A method of handling money transfer requests in a system which includes processing means for processing money transfer requests, the method comprising:

20 generating an identifier code associated with a transfer request;
outputting the identifier code for communication to the transferor;
outputting from the processing means money transfer instructions including a verification code related verifiably to the identifier code;

25 communicating the money transfer instructions to a money handling authority as instructions to effect the money transfer, whereby the authority of the transferee party to receive the funds can be verified at least partly upon presentation of the original identifier code matching the incomplete code in the money transfer instructions.

12. A method according to claim 11, wherein the identifier code is based on a random or pseudo random code.

AV 13. A method according to claim 11 ~~or 12~~, wherein the money transfer request is generated at a terminal remote from the processing means, and the identifier code is outputted at the terminal for the transferor.

14. A method of operation in a processing means for processing money transfer requests, the method comprising:

10 receiving at the processing means information representing a money transfer request;

providing an identifier code;

providing a verification code related verifiably to the identifier code, the verification code being insufficient to enable the identifier code to be deduced unambiguously therefrom; and

15 outputting from the processing means money transfer instructions including the transaction verification code, for communication to a money handling authority as instructions to effect the money transfer, whereby the authority of the transferee party to receive funds can be verified at least partly upon presentation of the original identifier code matching the verification code in the money transfer instructions.

AV 15. A method according to claim 11, ~~12, 13, 14 or 15~~, wherein the identifier code is generated such that at least one character thereof represents a function of one or more other characters of the identifier code, and the step of providing the verification code comprises generating a code comprising at least one, but not all, of the characters of the identifier code and including information indicative of the position in said identifier code of said at least one character and/or of said one or more other characters.

16. A method according to claim 15, wherein the characters in the identifier code are numeric.

17. A method according to claim 15 ~~or 16~~, wherein the function is a sum function.

18. A method according to claim 15, ~~16 or 17~~, wherein the verification code comprises one or more blank characters representing missing character or digit positions of the identifier code.

19. A method according to claim 15, ~~16 or 17~~, wherein the function is based on characters in one or more predetermined positions in the identifier code, and said information represents the position in said identification code of the result of the function.

20. A method according to ^{claim 1} ~~any preceding claim~~, further comprising storing the or each identifier code at the processing means.

21. A money transfer system comprising:

at least one input unit operable to generate a money transfer request in accordance with information from a transferor; and

processing means for communicating with the or each input unit for receiving and processing money transfer requests therefrom, the processing means comprising:

means for providing a first identifier code for the transaction and/or for the one or more parties to the transfer;

means operable to output first information including the first identifier code, to be communicated directly or indirectly to the transferor independently of the communication operation with the input unit; and

means for outputting money transfer instructions including at least a portion of the first identifier code or information related thereto, for communication to a money

handling authority as instructions to effect the money transfer, whereby the authority of a transferee party to receive the funds can be verified at least partly by presentation of the first identifier code by the transferee party.

5 22. A system according to claim 21, comprising at least one remote input unit.

23. A processing system for use in a money transfer system for processing money transfer requests, the processing system comprising:

means for receiving information representing a money transfer request;

10 means for providing a first identifier code associated with the transaction and/or with one or more parties to the transfer;

means operable to output first information including the first identifier code, to be communicated directly or indirectly to the transferor;

15 means for outputting money transfer instructions including at least a portion of the first identifier code or information related thereto, for communication to a money handling authority as instructions to effect the money transfer, whereby the authority of a transferee party to receive the funds can be verified at least partly by presentation of the first identifier code by the transferee party.

20 24. A system for communicating information with a transferor for a money transfer operation to transfer money to a transferee, the system comprising:

means for receiving transfer instruction information directly or indirectly from the transferor;

25 means for providing a first identifier code associated with the transfer and/or with at least one of the parties to the transfer, the code being required by the transferee to complete the money transfer operation; and

means for outputting the first identifier code for confidential communication to the transferor.

25. A system according to claim 24, wherein the means for outputting information for the transferor comprises means for selectively outputting the first identifier code if the code is newly allocated.

5 26. A system according to claim 21, ~~22, 23, 24 or 25~~, wherein the means for providing the first identifier code comprises means for selectively allocating a new identifier code, or re-using a previously allocated identifier code.

10 27. A system according to claim 26, wherein the first identifier code comprises a party identification code associated with the transferor.

28. A system according to claim 27, wherein the processing means comprises a database of transferors, the database containing for each transferor the or a party identification code allocated thereto.

15 29. A system according to ^{claim 1} ~~any of claims 21 to 28~~, wherein the means for allocating a new first identifier code comprises means for generating a code based on a random or pseudo random code.

20 30. A system according to ^{claim 1} ~~any of claims 21 to 31~~, further comprising means for generating a second identifier code associated with the transaction, and outputting the second identifier code to the transferor, and wherein the means for generating the money transfer instructions at the processing means comprises means for including a verification code related to the second identifier code to enable the correct identifier
25 code to be verified when presented by a transferee.

31. A system according to ³⁰ ~~claim 32~~, wherein the second identifier code is outputted to the transferor at the or a remote terminal.

32. A system for handling money transfer requests, comprising:

at least one input device for receiving transfer request information directly or indirectly from a transferor,

means for allocating an identifier code associated with the transfer request;

5 means for outputting the identifier code for the transferor, the code being required by a transferee to complete a valid money transfer; and

means for providing a verification code related to the identifier code, the verification code being insufficient to enable the identifier code to be deduced therefrom unambiguously,

10 means for outputting money transfer instructions including the verification code for communication to a money handling authority, as instructions to effect the money transfer, whereby the authority of a transferee party to receive the funds can be verified at least partly upon presentation of the original identifier code matching the verification code in the money transfer instructions.

15 33. A system according to claim 32, wherein the identifier code is generated as, or is based on, a random or pseudo random code.

20 34. A system according to claim 32 or 33, wherein the input device is a remote terminal.

35. A processing system for processing money transfer requests, the system comprising:

means for receiving information representing a money transfer request;

25 means for allocating a transaction identifier code for communication directly or indirectly to a transferor;

means for providing a verification code related to the transaction identifier code, the verification code being insufficient to enable the identifier code to be deduced unambiguously therefrom;

means for outputting money transfer instructions including the verification code, for communication to a money handling authority as instructions to effect the money transfer, whereby the authority of the transferee party to receive funds can be verified at least partly upon presentation of the original identifier code matching the incomplete code in the money transfer instructions.

36. A terminal for receiving money transfer requests, and for communicating transfer request information to a central processor, the terminal comprising:

input means for receiving information regarding the transfer and the parties to the transfer;

means operable to allocate and/or to receive a transaction identifier code;

means for outputting the transaction identifier code for communication to the transferor;

means for storing information relating to the requested money transfer, said information including the allocated identifier code; and

means for communicating with a said central processor.

37. A terminal according to claim 36, wherein the input device comprises a card reader for reading information on a card presented thereto.

38. A terminal according to claim 37, wherein the card reader comprises a magnetic card reader.

39. A method of handling a money transfer request, comprising:

receiving transfer request information directly or indirectly from a transferor;

allocating a transaction identification code for the transfer request;

providing a party identifier code associated with one or more parties to the transaction;

communicating at least the transaction identifier code to the transferor, to be forwarded by the transferor to the transferee;

communicating money transfer instructions to a money handling authority to effect the transfer, the money transfer instructions including information relating to the transaction identifier code and information relating to the party identifier code, but at least one of the codes being incomplete such that the money transfer instructions do not contain sufficient information to complete a valid transfer;

whereby the authority of a transferee to receive the funds can be verified by the money handling authority upon presentation by the transferee of the original transaction identifier code and the original party identification code, which match the information in the money transfer instructions.

40. A method according to claim 39, wherein the step of communicating information to the transferor comprises selectively communicating the party identifier code.

41. A method according to claim 40, wherein the step of communicating information to the transferor comprises communicating the party identifier code if the party identifier code is newly allocated.

42. A method according to claim 40 or 41, wherein the step of communicating information to the transferor comprises not communicating the party identifier code if a party identification code has previously been allocated for an earlier transaction between the same parties, and is to be re-used for the current transaction.

43. A method according to ^{claim 40} ~~any of claims 40 to 49~~, wherein the party identification code, if communicated to the transferor, is communicated independently of the transaction identifier code.

44. A method of testing information provided by a transferee for collection of funds, the method comprising:

receiving transfer instructions including a first party identifier code allocated to at least one of the parties to the transfer, and a second transaction verification code related to a transaction identifier code allocated to the transaction;

(a) comparing the first party identifier code from the transfer instructions with a party identifier code provided by the transferee; and

(b) comparing the second transaction verification code with a transaction identification code provided by the transferee.

45. A method according to claim 44, further comprising returning the transaction identification code to the issuing authority as evidence that the transferee is authorised to receive the funds.

46. A method according to claim 44 or 45, wherein the transaction verification code contains some, but not all of the characters of the transaction identification code, and the method comprises comparing each known character in the transaction verification code for equivalency with a corresponding character of the transaction identifier code.

47. A method according to claim 44, 45 or 46, wherein the transaction verification code includes information associated with the result of a function based on one or more characters of the transaction identification code, and the method comprises testing whether the transaction identification code presented by the transferee matches the function.

48. A method or apparatus for handling money transfer requests, being substantially as hereinbefore described with reference to any of the accompanying drawings.